



INDIVIDUAL / JOINT INVESTMENT ACCOUNT OPENING FORM

Tesah Capital Limited
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E-mail: info@tesahcapital.com
Website: www.tesahcapital.com

ACCOUNT OPENING FORM - INDIVIDUAL/JOINT/ITF (In-trust-for)



Please complete in BLOCK letters. Portions Marked With * Are Compulsory Sections And Must Be Completed

* Investor Category	<input type="checkbox"/> Individual	<input type="checkbox"/> Joint	<input type="checkbox"/> ITF	
* Account Type	<input type="checkbox"/> Growth	<input type="checkbox"/> International	<input type="checkbox"/> Junior	<input type="checkbox"/> Trust
* Product	<input type="checkbox"/> Tesah Treasury Trust	<input type="checkbox"/> Tesah Future Fund		

* Investment Instructions

Fund	Initial Investment (GHS)	Percentage (%)
Tesah Treasury Trust		
Tesah Future Fund		

Note: Apply this investment instruction to all future investment deposits? Yes No

If answer to the above question is NO, Please specify

Applicant Details

Mr Mrs Miss Ms Others

*Gender Male Female

*Surname

*First Name

Other Names

Maiden Names (if Applicable)

*Date of Birth (DD/MM/YYYY)

Place of Birth

*Country of Birth

*Nationality

*Country of Residence

*Resident Permit Number (if Applicable)

Place of Issue

Permit Issue Date

Permit Expiry Date

Telephone Number

Email Address

Marital Status

*Mother's Maiden Name

Joint Applicant Details

Mr Mrs Miss Ms Others

*Gender Male Female

*Surname

*First Name

Other Names

Maiden Names (if Applicable)

*Date of Birth (DD/MM/YYYY)

Place of Birth

*Country of Birth

*Nationality

*Country of Residence

*Resident Permit Number (if Applicable)

Place of Issue

Permit Issue Date

Permit Expiry Date

Telephone Number

Email Address

Marital Status

*Mother's Maiden Name

* Employment Status

Employed Unemployed Self Employed

Student Retired

* Employment Status

Employed Unemployed Self Employed

Student Retired

Applicant Details

Employer/School Name

Employer/School Tel. No

City/Town

Digital Address

Nature of Business

Place of Birth

Joint Applicant Details

Employer/School Name

Employer/School Tel. No

City/Town

Digital Address

Nature of Business

Place of Birth

***Total Monthly Income**

Below 1,000 1,001-5,000

5,001-10,000 Above 10,000

TIN/GH Card No

***Total Monthly Income**

Below 1,000 1,001-5,000

5,001-10,000 Above 10,000

TIN/GH Card No

***Proof of Identity**

Passport National ID Voters

SSNIT Driver's

ID Number

Issue Date

Expiry Date

***Proof of Identity**

Passport National ID Voters

SSNIT Driver's

ID Number

Issue Date

Expiry Date

***Residential Address**

House/Digital Address

Street Name

City/Town

Nearest Landmark

Country

***Residential Address**

House/Digital Address

Street Name

City/Town

Nearest Landmark

Country

Bank Details

Bank Name

Account Name

Account Number

Branch

Bank Details

Bank Name

Account Name

Account Number

Branch

***Next of Kin**

Name

Relationship to Client

Contact Number

Date of Birth

***Next of Kin**

Name

Relationship to Client

Contact Number

Date of Birth

Applicant Details

***Account Mandate**

Name of Signatory

Relationship to Client

Signature Specimen

Date

One to Sign Either to Sign Both

Payment Mode

Direct Transfer Direct Debit

Standing Order Mobile Money

Statement Services

Email Post

SMS Collection

*** Client's Additional Information ***

The following questions are designed to capture information for common reporting standards as well as FATCA (Foreign Account Tax Compliance Act)

Are you a citizen of any foreign country (besides Ghana)?

Yes No

Do you hold a passport/green card of any foreign country (besides Ghana)?

Yes No

Are you resident in any foreign country?

Yes No

Have you spent more than 183 days in any foreign country over the past one year?

Yes No

If you have answered "Yes" to any of the above, please *provide information as follows:

Foreign Address

Mailing Address

Foreign TIN/SSN

Foreign Tel. No

*** Undertaking to be signed only by those who responded 'Yes' to the first set of questions above.**

I/We hereby give consent to the Institution to share my information with foreign tax authorities where necessary to establish my tax liability. Where required by domestic or foreign tax authorities, I give my consent and agree that the Institution may withhold from my investments such amounts as may be required according to the applicable laws of relevant jurisdictions."

Name (Main Applicant)

Signature

Date

Joint Applicant Details

***Account Mandate**

Name of Signatory

Relationship to Client

Signature Specimen

Date

One to Sign Either to Sign Both

Payment Mode

Direct Transfer Direct Debit

Standing Order Mobile Money

Statement Services

Email Post

SMS Collection

*** Client's Additional Information ***

The following questions are designed to capture information for common reporting standards as well as FATCA (Foreign Account Tax Compliance Act)

Are you a citizen of any foreign country (besides Ghana)?

Yes No

Do you hold a passport/green card of any foreign country (besides Ghana)?

Yes No

Are you resident in any foreign country?

Yes No

Have you spent more than 183 days in any foreign country over the past one year?

Yes No

If you have answered "Yes" to any of the above, please *provide information as follows:

Foreign Address

Mailing Address

Foreign TIN/SSN

Foreign Tel. No

Name (Joint Applicant)

Signature

Date

ITF/Junior Account (kindly provide details where applicable)

Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Ms <input type="checkbox"/>	Others <input type="text"/>	*Country of Birth <input type="text"/>	
*Gender				Male <input type="checkbox"/>	Female <input type="checkbox"/>	*Nationality <input type="text"/>
*Surname <input type="text"/>					*Country of Residence <input type="text"/>	
*First Name <input type="text"/>					*ID Type <input type="text"/>	
Other Names <input type="text"/>					*ID Number <input type="text"/>	
Maiden Names (if Applicable) <input type="text"/>					*Issue Date <input type="text"/>	
*Date of Birth (DD/MM/YYYY) <input type="text"/>					*Expiry Date <input type="text"/>	
Place of Birth <input type="text"/>					Email Address <input type="text"/>	

Client(s) Risk Profile

Applicant Details

*** Investment Objective**

Income Growth Capital Preservation

***Investment Knowledge**

Low Medium High

***Investment Horizon**

Short Term Medium Long Term

***Source of Fund**

Personal Savings Salary Inheritance/Gifts
 From Business Other (please specify)

***Top-Ups**

Monthly Quarterly Annually
 Other (please specify)

***Withdrawals**

Monthly Quarterly Annually
 Other (please specify)

*** Risk Assessment Questionnaire**

Do you have an emergency fund (i.e. 6 months of after-tax income)?
 Yes No

How would you react if you lose 10% of your investment?
 Sell my investment Consider not selling my investment
 Not overly concerned; I'm in it for the long term

Do you, your spouse, or any other immediate family member, including parents, in-laws, siblings and dependents fall under the following: A head of state/government, politician, senior public official, senior military official, senior public corporation officer, political party official in Ghana?
 Yes No

*** Risk Tolerance**

Low Medium High

Tesah Future Fund Insurance Policy

Do you want to sign up for the Tesah Future Fund Insurance Policy? Yes No

*** Declaration**

I/We hereby declare that all provisions in this application have been read and fully understood / explained to Me/Us in a language I/We understand. By appending my signature on this agreement, I/We accept all the terms and obligations between myself/ourselves and Tesah Capital Limited.

Name (Main Applicant)

Name (Joint Applicant)

Signature

Signature

Date

Date

These terms and conditions ("Terms and Conditions") apply to and regulate the operation of the investment account offered by Tesah Capital Limited (Tesah Capital) and govern the general relationship (including, without limitation, all transactions relating to the operation and maintenance of the Investment Account) between the Customer (defined below) and Tesah Capital. These Terms and Conditions shall be in addition to any other terms as stipulated by Tesah Capital from time to time on its Website (defined below) whether pertaining to the Account (defined below) or in relation to other products, services or offers provided by Tesah Capital. Any Other Services (defined below) may be offered to the Customer at the discretion of Tesah Capital on eligibility or criteria of a Customer, on which specific terms and conditions may be applicable.

Definitions:

In these Terms and Conditions, the following words and phrases have the meaning stated hereunder unless indicated otherwise:

- "Account" shall mean the Investment Account, including but not limited to various variants of an investment account, opened by the Customer with Tesah Capital in acceptance of the Terms and Conditions.
- "Account Opening Form" or "AOF" refers to the Know Your Customer form for Account, whether electronic or otherwise.
- "Applicant" refers to the Customer who has applied for opening an investment account with Tesah Capital whether pursuant to filing an electronic application form or application form in physical form.
- "Authority(ies)" means any competent regulatory, prosecuting, tax or governmental authority, court or tribunal, in any jurisdiction, domestic or foreign.
- "Confidential Information" means any information relating to the Customer, their respective representatives received by Tesah Capital or its affiliates and their respective representatives in the course of providing various products and services to the Customer/Applicant, including personal data, Customer's bank account details, transactional information, and any other information either designated by the Customer/Applicant as confidential at the time of disclosure or that a reasonable person would consider to be of a confidential or proprietary in nature.
- "Customer" refers to any person holding an Investment Account with Tesah Capital. In case of the Customer being a minor shall mean the minor acting through his/her natural Guardian or by a Guardian appointed by a court of competent jurisdiction.
- "Other Services" shall mean and include such additional offers/benefits/-facilities offered by Tesah Capital as an additional benefit being a Customer of Tesah Capital at its sole discretion.
- "Website" refers to the website owned, established and maintained by Tesah Capital at the URL www.tesahcapital.com.
- "Simple Know Your Customer Form (SKYC)" shall involve an AOF which does not provide detailed information about the Applicant(s) to:
 - > understand the nature of customers' activities and qualify that the source of funds is legitimate; and
 - > assess money laundering risks associated with customers.

Interpretation:

- All references to singular include plural and vice versa and the word "includes" should be construed as "without limitation".
- Words importing any gender include the other gender.
- Reference to any statute, ordinance or other law includes all regulations and other instruments and all consolidations, amendments, re-enactments or replacements for the time being in force.
- All headings, bold typing and italics (if any) have been inserted for convenience of reference only and do not define limit or affect the meaning or interpretation of these Terms and Conditions.

Applicability of Terms and Conditions

- These Terms and Conditions form a contract between the Applicant/Customer and Tesah Capital.
- By applying for opening the Account, the Applicant/Customer acknowledges and agrees that he /she/they has/have read, understood and accepted these Terms and Conditions and other specific terms and conditions as pertaining to the Account variant opted by the Customer, and other products and services availed by the Customer.
- No act, delay or omission by Tesah Capital shall affect the rights, powers and remedies of TESAH CAPITAL under these Terms and Conditions.

Account Opening:

- The Account opening formalities are governed by the existing policies of Tesah Capital and may be revised from time to time. The Applicant/Customer(s) will have to submit duly filled AOF (whether in electronic form or in physical form) along with the prescribed set of documents, from time to time, to the satisfaction of Tesah Capital for the completion of the Know Your Customer ("KYC") requirements. The Account cannot be opened institutional clients using the SKYC forms.
 - The Customer(s) shall provide all particulars and information including but not limited to taxpayer information in a true and accurate manner and shall not withhold any information to the satisfaction of Tesah Capital for the completion of the Know Your Customer ("KYC") requirements.
 - Any transactions undertaken from the Account, shall be in compliance with the applicable Law in Ghana.
 - The Customer(s) understands that certain particulars given by them are required by Tesah Capital in accordance with the operational guidelines governing fund management companies in Ghana.
 - The Customer(s) shall keep Tesah Capital informed of at all times, of any change/alteration in their communication details, including, communication address and authorize Tesah Capital to update any change/alteration in their communication details, including, communication address that Tesah Capital may be informed of by them and/or is brought to the notice of Tesah Capital and hereby authorize Tesah Capital to contact the Customer on such changed address.
 - The Customer(s) shall provide any further information and updated KYC documents that Tesah Capital may require from time to time and shall be required to comply with the re-KYC requirements as required by Tesah Capital from time to time.
 - The Customer authorises Tesah Capital to send all correspondence in relation to the Account on the communication address as provided in the AOF and shall indemnify Tesah Capital for any loss/damage/liability.
 - In the event the address provided by the Customer(s) is different from their initial address provided to Tesah Capital, the Customer authorises Tesah Capital to send all correspondence in relation to the Account on the communication address as updated in the KYC and shall indemnify Tesah Capital for any loss/damage/liability due to updation of the communication address provided by the Customer
 - The opening of the Account is subject to verification, and Tesah Capital reserves the right not to open/activate the Account or close the account without providing any reason.
 - In the event where the documents submitted by the Applicant(s) or Customer(s) for opening an Account and/ or availing the Tesah Capital's products and services or for processing the transactions thereon are incomplete or discrepant, tesah capital shall notify such discrepancies and/or certain additional verification/ documentation requirements within a reasonable time through emails or any other communication medium (as provided in the AOF). In case highlighted discrepancies remain unresolved or upon non-receipt of required documents within the stipulated time period, if any, Tesah Capital, shall have the right to reject the AOF of the Applicant and in accordance with its policies and procedures, Tesah Capital shall retain the application forms and documents provided therewith at the time of Account opening, and will not return the same to the Applicant in case of rejection of the said application. In such an event, Tesah Capital shall not be liable to pay interest/dividend/return on the amount of deposit and shall refund the money received, if any, to the source account.
 - The Customer herewith agrees to be contacted by Tesah Capital to receive information in respect of the Account, its maintenance, alerts, updates on existing and new products, marketing or servicing their relationship with Tesah Capital, or agents through channels, including but not limited to, telephone/mobile/SMS/e-mail.

Know Your Customer:

- Upon the request of Tesah Capital, the Customer(s) agrees to provide appropriate information/and or documents (including latest/recent photograph(s), identity proof, address proof, profile details of account holder(s), authorized signatories, mandate holders, beneficial owners, etc.) in accordance with the Securities and Exchange Commission (SEC) of Ghana's guidelines and regulations on Know Your Customer / Anti Money Laundering ("AML") / Combating of Financing Terrorism ("CFT") to ensure that any changes/updates in the KYC/profile information of the Customer(s) is/are duly updated in the records of Tesah Capital.
 - The Customer(s) agree(s) and confirm(s) that the details furnished at the time of Account opening are true and correct to the best of his/her/their knowledge and belief, and he/she/they undertake to inform Tesah Capital of any changes, immediately. In case any information provided by the Customer is found to be false or untrue or misleading or misrepresenting, the Customer(s) may be held liable for the same.

Operating Accounts:

- The Account may be opened in the name(s) of:
 - > An individual in his/her own name.
 - > Two or more persons in their joint names.
 - > An individual or joint applicant in trust for another person(s)
- There is no fee/charges on any Account variant opted for by the Customer, unless specified by Tesah Capital at the time of the opening of the particular account. Tesah Capital may however, at its sole discretion, amend any of the services and charges from time to time, completely or partially, with or without notice. Tesah Capital shall have the right to debit Account, with respect to such applicable charges/modified charges.
- All the Account(s) maintained in the name of an individual shall be operated by the individual or the power of attorney holder of such individual and in the case of joint Accounts, by the Account holders jointly, or by either of the joint-holder(s) or as may be specified by the joint account holder(s) in the Account Opening Form, or by their power of attorney holders and accepted by Tesah Capital, in its discretion.
 - In case of joint Accounts, any change in operational instructions with regard to the Account Opening Form would have to be given by all the joint Account holders irrespective of the mode of operation.
 - The Customer(s) is/are expected to examine the entries in the Account statement on receipt, and draw the attention of Tesah Capital to any errors or omissions that might be discovered. Tesah Capital does not accept any responsibility for any loss arising out of failure on the part of the Customer to carry out examination of entries in the Account statement and to point out such error and/or omission within twenty-one (21) days from the date of the Account statement.
 - In the event where an applicant opens an Account using the SKYC form, the Customer has to complete the Full KYC form within 30 days from the opening of the Account, failing which Tesah Capital reserves the right to close or freeze the operation of the Account including but not limited to withdrawals/deposits from and into the Account.
 - The Customer agrees that for each account variant and product/service feature offered by Tesah Capital requirements might vary and the Customer(s) agrees that he/she/they have read and understood the respective requirements to be maintained. For all details on the accounts/products/service requirements, the Customer may refer to the Website Address.
 - The obligations with respect to the Account and operations of the Account are subject to all applicable Laws (including, without limitation, any governmental acts, orders, decrees, guidelines, rules and regulations). The Customer understands and confirms that Tesah Capital will be entitled at all times, to act in accordance with applicable Laws, without requiring to provide prior intimation of such actions to the Customer. Any and all limits/constraints imposed by applicable law(s) shall apply to the Account.
 - In the event of multiple Customer IDs with Tesah Capital, Tesah Capital reserves the right to consolidate the Customer IDs, as it may decide, without any prior notice to the Customer.
 - Transferring funds from one Account to another Account held by Tesah are accepted, free of charge.
 - The Customer acknowledges that the Customer will not derive ownership (or any other rights) over any funds mistakenly or erroneously credited to his/her Account and will not have any rights or claims whatsoever over such funds and is obliged to repay or return such funds.
 - Tesah Capital reserves the right and the Customer hereby authorises Tesah Capital to reverse any entries erroneously passed, with or without notice to/from the Customer; and to debit/credit the Account to the extent required to correct any erroneous entries that may have been inadvertently made by Tesah Capital. Furthermore, the Customer hereby provides his/her/ their consent to the effect that, in the event of receipt of any claim by Tesah Capital, claiming erroneous / mistaken credit of funds into the Account, due to any reason, it shall be lawful for Tesah Capital to reverse such entry by debiting the Account and credit such claimant.
 - The Customer(s) agrees to abide by the Terms and Conditions as applicable for the respective additional product/service opted by the Customer(s) as provided by Tesah Capital but not limited to the charges applicable in relation to the deposits and withdrawals on the Account.

Change of Terms:

- Tesah Capital shall have the absolute discretion to amend or supplement any of the Terms and Conditions at any time. Tesah Capital may communicate the amended Terms and Conditions by hosting the same on the Website or in any other manner as decided by Tesah Capital. The Customer shall be responsible for regularly reviewing these Terms and Conditions including amendments thereto as may be posted on the Website address.
 - By continued usage of your Account and allied services, the Customer shall be deemed to have accepted the changed Terms and Conditions and any new terms and conditions or charges stipulated by Tesah Capital.

Non-Transferability:

The Account and the Services provided to the Customer are not transferable under any circumstance and shall be used only by the Customer. However, Tesah Capital shall have the right to transfer, assign or sell all its rights, benefits or obligations to any person without the consent of the Customer(s) and these Terms and Conditions shall continue to be in force and effect for the benefit of the successors and assigns Tesah Capital.

Email Indemnity Clause

The Customer(s) mandates the Tesah Capital to act in accordance with instructions sent to the Manager or which reasonably appears to have been sent to the Manager by the Client via internet, email (electronic mail) facsimile, scan (electronic image), telephone. Any such instructions shall thereafter be regarded as binding to the investment account and indemnifies the Manager from any losses, costs or legal consequences arising from the execution of the instruction. Furthermore, the Client accepts that unless otherwise advised in writing, the Manager shall communicate with the Client via unencrypted electronic mail and shall not hold the Manager liable for any losses, costs or legal consequences arising from such communication.

Force Majeure:

The Manager agents, employees or servants shall not be held liable for losses caused directly or indirectly by conditions beyond the Manager's control, including, but not limited to, actual or reasonably apprehended acts of God, natural disasters, wars, hostilities, coup d'états, government restrictions, exchange or market rulings, strikes, interruptions of communications or data processing services, or disruption in orderly trading on any exchange or market.

Closure of the Account:

- Tesah Capital reserves the right to close or freeze the Account(s), or terminate the relationship with a Customer(s), after due notice to the Customer (s) at the Customer(s) last know/updated address without assigning any reason therefore and without any liability.
- The above notwithstanding, Tesah Capital may and without any liability close/freeze the Account upon giving the Customer due notice or no notice at all (if Tesah Capital considers in good faith such abridgment of notice to be necessary or reasonable) for reasons which may include, but not limited to, the following:
 - > In case of the Customer's failure to comply with any provision of these Terms and Conditions;
 - > In case Tesah Capital becomes aware of the death, insanity or incapacity of the Customer or any signatory;
 - > In case any of the documents furnished towards identity and address proof are found to be fake / forged / defective;
 - > Improper conduct of the Account in terms of volume / fraudulent/type of transactions;
 - > For unsatisfactory conduct of the Account (including but not limited to failure to update KYC, the use of the Account for any unlawful or unethical purpose);
 - > Notices from any statutory authority, regulatory authority, order from any court, tribunals, governmental authority, etc;
 - > For any other reasons as Tesah Capital deems fit with prior notice to the Customer;
- The Customers shall be solely liable for all costs / charges if any, arising out of such closure/freezing of the Account(s).
- Upon closure of the Account(s) for any of the reasons specified above or otherwise, the Customer shall take steps to collect any balance amount in the Account, if any, and till such time the Customer collects such amounts, Tesah Capital reserves the right to keep such amounts in the Account without any interest/return being payable on the same.
- The Customer reserves the right to close the Account(s), or terminate the relationship with TESAH CAPITAL, after due notice to Tesah Capital without assigning any reason therefore. The Customers shall be solely liable for all costs / charges arising out of such closure of the Account(s).
- By agreeing to these Terms and Conditions, the Customer(s) have agreed that they have been explained to about the nature of information that may be shared upon authentication and they have been given to understand that their information submitted to Tesah Capital herewith shall not be used for any purpose other than mentioned above, or as per requirements of law. Also, the Customer(s) declare/s that all the information voluntarily furnished by them to the Tesah Capital are true, correct and complete.
- Customer hereby gives consent to use/exchange or share their information for registration of client information or for any other purpose with any other authority or regulatory body or as per requirements of law.

Declaration and Indemnity Form

Please read the following carefully to satisfy yourself that you fully understand the scheme(s) you are subscribing to before completing the application form. Do not hesitate to approach an investment advisor or representative at Tesah Capital for any clarification.

Tesah Future Fund (TFF) is a balanced fund that seeks to achieve current income, liquidity and capital preservation for its shareholders. The Fund seeks to provide long term income and capital growth, by producing returns commensurate with the risk levels, based on careful attention to detail, extensive forward planning and rigorous portfolio selection. The Fund invests in a combination of listed equities, bonds, as well as other suitable fixed income securities to achieve its investment objective. Under normal market conditions, 50% of the Fund's net assets shall be invested in fixed income securities and the residual 50% in equities. The minimum recommended holding period for TFF is three (3) years.

Tesah Treasury Trust (TTT) seeks to maximize short term income while aiming to preserve capital and to maintain a high degree of liquidity through diversification and professional fund management at relatively low/zero risk levels. There are no entry or exit charges for investing in TTT.

* Declaration

I/We declare that I/We have read and understood the prospectus and terms of the product(s) as well as the terms and conditions for Tesah Capital Limited Investment Account(s) that I/We have chosen to invest in.

Name (Main Applicant)	<input type="text"/>
Signature	<input type="text"/>
Date	<input type="text"/>

Name (Joint Applicant)	<input type="text"/>
Signature	<input type="text"/>
Date	<input type="text"/>

* Indemnity Clause

The Client mandates the Investment Manager to act in accordance with its instructions sent to the Manager or which reasonably appears to have been sent to the Manager by the Client via internet, email, facsimile, scan or telephone. Any such instructions shall thereafter be regarded as binding on to the investment account and indemnifies the Investment Manager from any losses, costs or legal consequences arising from the execution of the instruction. Furthermore, the Client accepts that unless otherwise advised in writing, the Manager shall communicate with the Client via unencrypted electronic mail and shall not hold the Manager liable for any losses, costs or legal consequences arising from such communication.

I/We further wish to state that I/We am/are aware that fax, email and telephone authorizations are insecure and can be tampered with.

Name (Main Applicant)	<input type="text"/>
Signature	<input type="text"/>
Date	<input type="text"/>

Name (Joint Applicant)	<input type="text"/>
Signature	<input type="text"/>
Date	<input type="text"/>

For Official Use Only

Account Risk Profile

Client Verification

G-vive Other

Nature of High Risk Exposure

PEP Non-Resident
High Risk Business High Risk Country

Level of Risk:

Low Medium High

Other Comments

Check List

	Checked	Differed	Waived	N/A
Duly Completed (Investment Account Opening Form)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Passport-sized photographs (Account)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Passport-sized photographs (Joint Applicant/ Beneficiaries)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proof of Account Applicant's ID)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proof of Identity of Joint Applicant/Beneficiary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Resident / Work Permit (for Non-Ghanaians & Foreigners)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proof of Address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

APPROVALS

Account Opened By

Name
Signature
Date

Account Approved By

Name
Signature
Date

Comments If Any

Tesah Capital Limited
www.tesahcapital.com